

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

IN RE: STEPHANIE T HENRY Debtor)))))))	CASE NO: 23-41028 Chapter 13 Trustee's Objection to Confirmation Original Confirmation Hearing set for : May 25, 2023 11:00 am
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TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. The set monthly payments to be made by the Trustee exceed the plan payment.
2. The plan does not represent Debtor's best efforts to repay creditors, 11 U.S.C. § 1325(b), in that:
Debtor is below median income such that Schedules I and J determine disposable income. Schedule I omits food stamps that Debtor testified she receives each month.
3. The plan does not contain enough funds to pay secured and priority creditors in full and pay the amount guaranteed to general unsecured creditors (if any). 11 U.S.C. §§ 1322(a)(2) and 1325(a)(5)(B)(ii). The approximate amount of the shortfall is \$15,022.
4. A secured claim has been filed for an unscheduled 2017 Dodge Journey. The schedules do not list this asset or debt. Debtor testified at the 341 meeting of creditors that she co-signed on the loan for the vehicle.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: April 26, 2023

OBJCONFAP--JMP

/s/ Jennifer M. Pontus
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23-41028

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04/26/2023

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on April 26, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on April 26, 2023.

STEPHANIE T HENRY
4631 VARRELMANN AVE
SAINT LOUIS, MO 63116

/s/ Jennifer M. Pontus

Jennifer M. Pontus MO65660